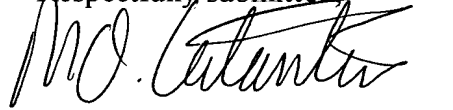


REMARKS

Claims 12-35 are pending. By this Amendment, claims 33-35 are added, and claims 12-14, 16, 17, 20, 21, 23-29, 31 and 32 are amended. No new matter is added by the above amendments.

The Examiner is requested to consider the two references identified in the Information Disclosure Statement filed herewith. Further examination and allowance in due course are earnestly solicited.

Respectfully submitted,



Mario A. Costantino
Registration No. 33,565

MAC/ccs

Attachments:

Amendment Transmittal
Information Disclosure Statement

Date: November 4, 2004

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**DEPOSIT ACCOUNT USE
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